

FORM PTO-1449
(Rev. 7-80)

U.S. Department of Commerce
Patent and Trademark Office

ATTY. DOCKET NO.
011151

SHEET 1 OF 4
SERIAL NO.
09/921,629

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APPLICANT
Adler, et al.

FILING DATE
August 3, 2001

GROUP

U.S. PATENT DOCUMENTS

*EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	IF APPROPRIATE
AB	AA	6,000,608	12-14-1999	Dorf			
BS	AB	5,960,411	09-28-1999	Hartman, et al.			
	AC						
	AD						
	AE						
	AF						
	AG						
	AH						
	AI						
	AJ						
	AK						

FOREIGN PATENT DOCUMENTS

		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
							YES	NO
	AL							
	AM							
	AN							
	AO							
	AP							

OTHER PRIOR ART (Including Author, Title, Date, Pertinent Pages, Etc.)

	AR		
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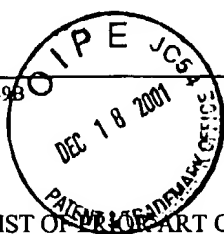
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RSB		CardWeb.com, Inc. - The Global Payment Card Information Network, http://www.cardweb.com/main.html	
		PayPal - The Way to Send and Receive Money Online, http://www.x.com/	
		Welcome to NextCard - The Easiest Way to Buy Anything Online!, http://www.nextcard.com/index1.shtml?UTID=31789833335530200...	
		CobaltCard: The PrePaid Buying Card from American Express, http://www.cobaltcard.com/cobaltindex.html	
		MasterCard Small Business Connections, http://www.mastercardintl.com/business/smallbiz/	
		Common Electronic Purse Specifications (CEPS) - Visa-Visa Cash - What's new, http://www.visa.com/pd/cash/ceps.html	
		Maestro Debit Card, http://www.offshore-manual.com/MaestroDebitCard.html	
		American Express Personal Card, Financial, and Travel Products, http://www.americanexpress.com/homepage/personal.shtml	
		Discover Card, http://www.discovercard.com/	
		Mondex, http://www.mondex.com/webcode/common/contents.asp?ID=45	
		RPPS Learn More, http://www.mastercardintl.com/rpps/solutions.html	

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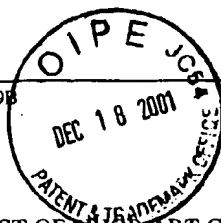
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BB		Payment Processing: A Beginners Guide - http://ecommerce.about.com/library/weekly/aa031000a.htm?terms=...	
		RPPS Mastercard Remote Payment and Presentment Service - http://www.mastercardintl.com/rpps	
		MasterCard International Press office - http://www.mastercardintl.com/about/press/factsheet.html	
		Visa USA Personal Visa Cards - http://www.usa.visa.com/personal/cards/index.html	
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		HARTIGAN, JOHN, RUSEK, SUSAN and FORLENZA, SAM, "Sunny Buffalo MBA Students on Mondex, October '97 - http://wings.buffalo.edu/academic/departments/som/isinterface/mondex	
		EDWARDS, CHRISTINE A., "Horizontal Issues Relating to Networks in the Credit and Charge Card Industry, December 1, 1995 - http://www.ftc.gov/opp/global/caefic.htm	
		"Emerging Electronic Methods for Making Retail Payments - Stored-Value Cards" - http://woodrow.mpls.frb.fed.us/syllloge/cbo2.html	
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		WOLVERTON, TROY, "Priceline.com Files Suit Against Microsoft", October 13, 1999 - http://news.cnet.com/news/0-1007-200-851952.html	

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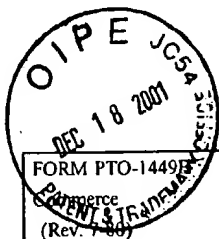
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BS		LUENING, ERICH, "Amazon Wins First Round in Barnesandnoble.com Suit", December 2, 1999 - http://news.cnet.com/news/0-1007-200-1476392.html	
		JUNNARKAR, SANDEEP, "Marketing Rival Sues to Quash DoubleClick Patent", May 18, 2000 - http://news.cnet.com/new/0-1005-200-1894013.html?tag=st.nc.1007-2	
		JUNNARKAR, SANDEEP, "Amazon Sues Barnesandnoble.com Over Patent", October 22, 1999 - http://news.cnet.com/news/0-1007-200-922281.html	
		CLARK, TIM, "Are E-Commerce Patents Patently Absurd?", February 5, 1999 - http://news.cnet.com/news/0-1007-200-338350.html?tag=st.nc.ni.rnbot .	
		CLARK, TIM, "Who's Got the Patent?", February 5, 1999 - http://news.cnet.com/news/0-1003-200-332600.html?tag	
		Keysan Petty Cash Forms - http://www.keysan.com/ksu1258.htm	
		QuickBooks Technical Support - http://www.intuit.co.uk/support/fod/fod_1534.htm	

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